

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE	)	CHAPTER 7
	)	
JAROS, JEROME E.	)	CASE NO. 06-13298
JAROS, KARIN L.	)	
Debtor(s).	)	Hon. John H. Squires

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: COURTROOM 4016  
DUPAGE COUNTY COURTHOUSE  
505 NORTH COUNTY FARM ROAD  
WHEATON, IL. 60187

On: **December 19, 2008**

Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$624,508.64
Disbursements	\$622,452.35
Net Cash Available for Distribution	\$2,056.29

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>BROWN, DAVID R.</u> Trustee	\$0.00	\$5,000.00	\$0.00
<u>Springer, Brown, Covey, Gaertner &amp; Davis, LLC</u> Attorney for Trustee (Trustee Firm)	\$7,394.82	\$0.00	\$0.00
<u>ReMax Affiliates</u> Realtor for Trustee (Real Estate Commissions)	\$17,043.35	\$0.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: none

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: none

7. Claims of general unsecured creditors totaling \$226,988.44 have been allowed and timely filed unsecured claims will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. Tardily filed unsecured claims will be paid *pro rata* thereafter. The general unsecured dividend is anticipated to be 0.00%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1	Discover Bank	5,337.33	0.00
2	Chase Bank USA, NA	21,283.31	0.00
3	Chase Bank USA, NA	17,665.26	0.00
4	Sallie Mae	24,655.72	0.00
5	Mr. and Mrs. Calvin T. Hansen	34,750.00	0.00
6	Chase Bank USA, NA	24,526.26	0.00
7	IAA Credit Union	4,477.37	0.00
8	CLC Consumer Services	52,127.77	0.00
9	American Express Travel Related Svcs	17,532.23	0.00
10	American Express Bank FSB	10,503.36	0.00
11	LVNV Funding (tardily filed)	14,129.83	0.00

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.

9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.

10. Debtor has been discharged.

11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
Amcor Bank xxxxxx5013 (claimed exempt)	1,740.00
TV, 3 receivers, DVD player, subwoofer, Receiver, (de minimis resale value)	10,000.00
Security Deposit	390.00
Washington Mutual Investor Fund xxxx2555 (claimed exempt)	117.65

Dated: November 18, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street; 7th Floor  
Chicago, IL 60604

Trustee: DAVID R. BROWN  
Address: 400 SOUTH COUNTY FARM ROAD  
SUITE 330  
WHEATON IL 60187  
Phone No.: (630) 510-0000

# Certificate of Service Page 3 of 4

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 06-13298

User: amcc7  
Form ID: pdf002

Page 1 of 2  
Total Served: 35

Date Rcvd: Nov 18, 2008

The following entities were served by first class mail on Nov 20, 2008.

db +Jerome E. Jaros, 1906 Alta Vista Ct., Naperville, IL 60563-1815  
jdb +Karin L. Jaros, 1906 Alta Vista Ct., Naperville, IL 60563-1815  
aty William D Cherny, Kuhn Mitchell Moss Mork & Lechowicz LLC, 111 East Jefferson Ave,  
PO Box 359, Naperville, IL 60566-0359  
tr +David R Brown, ESQ, Springer Brown Covey Gaertner & Davis, 400 South County Farm Road,  
Suite 330, Wheaton, IL 60187-4547  
10966580 American Express, Customer Service, PO Box 7863, Fort Lauderdale, FL 33329-7863  
11243709 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11243708 American Express Travel Related Svcs Co, Inc Corp Card, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
10966582 +American Home Mtg Srv, Attn: Loan Administration, PO Box 631730, Irving, TX 75063-0002  
11233405 +CLC Consumer Services, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
10981647 Charter One Bank, Customer Service Center, POB 42001, Providence, RI 02940-2001  
10966585 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
11142460 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,  
Seattle, WA 98121-2339  
10966588 +Citibank, PO Box 6241, Sioux Falls, SD 57117-6241  
10966589 +City of Naperville, Finance Department, 400 S Eagle St, Naperville, IL 60540-5279  
10966592 +E\*trade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
10966593 Financial Services Remarketing, Inc, PO Box 71-3224, Columbus, OH 43271-3224  
10966594 GMAC Mortgage, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622  
10966595 +Harris N A, PO Box 94034, Palatine, IL 60094-4034  
10966596 +IAA Credit Union, Customer Service, PO Box 30495, Tampa, FL 33630-3495  
10966597 +Kane County Treasurer, 719 S. Batavia Avenue, Bldg. A, Geneva, IL 60134-3079  
10966599 MBNA America, PO Box 15026, Wilmington, DE 19850-5026  
10966598 +Macy's, PO Box 8066, Mason, OH 45040-8066  
10966600 +Mr. & Mrs. Calvin T. Hansen, 553 Wilshire Avenue, Glen Ellyn, IL 60137-4975  
10966601 Nelson Jaros LLC, 1906 Alta Vista Court, Naperville, IL 60563-1815  
10966603 +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600  
11144635 +Sallie Mae, C/O Sallie Mae, Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
10966605 +Sallie Mae Student Loans, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
10966606 +Wells Fargo - Business Direct Opera, Attn: Customer Service, PO Box 348750,  
Sacramento, CA 95834-8750  
10966607 +World Savings & Loan, 4101 Wiseman Blvd # Mc-T, San Antonio, TX 78251-4201

The following entities were served by electronic transmission on Nov 19, 2008.

10966583 E-mail/PDF: bankruptcynotices@bmwfs.com Nov 19 2008 04:16:34 BMW Bank of North America,  
Customer Communications Center, PO Box 3608, Dublin, OH 43016-0306  
10966584 E-mail/PDF: bankruptcynotices@bmwfs.com Nov 19 2008 04:16:35 Bmw Financial Services,  
5515 Parkcenter Cir, Dublin, OH 43017  
10966590 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,  
Customer Care Center, PO Box 805379, Chicago, IL 60680-4115  
10966591 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 19 2008 04:17:38 Discover Fin, Pob 15316,  
Wilmington, DE 19850  
11134729 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 19 2008 04:17:38  
Discover Bank/Discover Financial Services, PO Box 3025, New Albany OH 43054-3025  
12142580 E-mail/Text: resurgentbknotifications@resurgent.com  
LVNV Funding LLC its successors and assigns as, assignee of Citibank,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Springer Brown Covey Gaertner & Davis LLC  
aty\* +David R Brown, ESQ, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,  
Suite 330, Wheaton, IL 60187-4547  
10966581\* American Express, Customer Service, PO Box 7863, Fort Lauderdale, FL 33329-7863  
10966586\* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
10966587\* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
10966602\* Nelson Jaros LLC, 1906 Alta Vista Court, Naperville, IL 60563-1815  
10966604\* +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600

TOTALS: 1, \* 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 06-13298

User: amcc7  
Form ID: pdf002

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Total Served: 35

Date Rcvd: Nov 18, 2008

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.